

KS Unemployment Insurance: 2021 Reform Recommendations

November 17, 2020

Presented to:

2020 Kansas Special Committee on Economic Recovery

Presented By:

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On behalf of:

KS SHRM and Kansas Employer Community

Objectives



- Current Kansas Business Concerns & Impact
 - Employers (ERs) and Employees (EEs)
- Unemployment Compensation: Post COVID-19
- Kansas UI Trust Fund Balance & Projections
- Solutions: 2021 KS UI Reform Recommendations
 1. Expanded & MERIT Rated TF Solvency/Credit Adjustments (Effective CY 2022)
 2. Shared Work Program Enhancements
 3. Claimant Fraud Provisions Relating to Employer Chargeability
 4. Duration of Benefits – Realignment w/ 5.0% Full Employment Threshold
- Kansas Unemployment System – IT Modernization
 - With Legislative AND Business Oversight

Current Kansas Business Concerns & Impact

- Staff Level Management
 - Furloughs, Layoffs: Short-Term & Permanent, and Shared Work Program
 - Leave and Sick Pay
 - Employee Safety and Morale
 - Employee Testing
 - Temporary office, factory, and store closures
 - Government Mandates
- UI Claims Management
 - Fraudulent vs. legitimate claims
 - Time, money, productivity, identity theft, tax consequences (ERs & EEs)
 - Very limited to no communication from KDOL on specifics (ERs & EEs)
 - Tax implications of identity theft (ERs & EEs)
- Ongoing Recruiting Challenges
 - Work search requirement
- The Next Wave is Building...



Unemployment Compensation: Post COVID-19 Federal

- U.S. DOL: Proposed Solvency Standard Changes
 - Increase FUTA taxes sooner w/ FUTA reduction offset credits
 - Current: TF zero balance for two consecutive January 1sts
 - Proposed: TF balance ≥ 0.5 Average High Cost Multiple for two consecutive January 1sts
- Congressional Relief Request from Business Community – August 3, 2020
 - Provide federal funds transfer to state UI trust funds equal to amount of benefits paid due to COVID
 - Provide short-term transfers of federal funds to state UI trust fund accounts under Sec. 2103 of CARES Act (increase 50% to 100%) to reduce the charges to reimbursing employers due to the COVID-19 recession
 - Extend the Title XII interest waiver through 2021
 - Delay the application of the FUTA offset credit reduction for a year



COVID-19: Title XII Advance Activities State UI Borrowing

| State | Outstanding Advance Balance | Advance Authorization Current Month | Gross Advance Draws Current Month | Interest Accrued for FY2020* |
|----------------|-----------------------------|-------------------------------------|-----------------------------------|------------------------------|
| California | 15,791,552,796.50 | 3,500,000,000.00 | 972,000,000.00 | 0.00 |
| Colorado | 543,236,392.27 | 500,000,000.00 | 43,027,406.23 | 0.00 |
| Connecticut | 402,305,886.47 | 150,000,000.00 | 7,171,345.03 | 0.00 |
| Delaware | 32,223,956.89 | 32,000,000.00 | 3,055,981.75 | 0.00 |
| Georgia | 701,499,879.90 | 325,000,000.00 | 20,500,000.00 | 0.00 |
| Hawaii | 664,414,776.43 | 435,000,000.00 | 14,237,307.28 | 0.00 |
| Illinois | 2,642,807,923.79 | 889,000,000.00 | 24,995,019.02 | 0.00 |
| Indiana | 64,486,938.06 | 120,000,000.00 | 28,120,595.24 | 0.00 |
| Kentucky | 486,984,947.63 | 350,000,000.00 | 26,446,246.00 | 0.00 |
| Louisiana | 113,202,460.62 | 200,000,000.00 | 11,951,204.29 | 0.00 |
| Maryland | 0.00 | 100,000,000.00 | 0.00 | 0.00 |
| Massachusetts | 1,962,854,648.58 | 792,000,000.00 | 37,713,774.11 | 0.00 |
| Minnesota | 666,569,618.20 | 350,000,000.00 | 50,587,656.21 | 0.00 |
| New Jersey | 384,289,306.31 | 600,000,000.00 | 77,293,000.00 | 0.00 |
| New Mexico | 136,374,379.78 | 125,000,000.00 | 12,306,118.06 | 0.00 |
| New York | 8,460,328,729.46 | 1,000,000,000.00 | 133,834,149.58 | 0.00 |
| Ohio | 1,139,385,996.50 | 400,000,000.00 | 9,388,000.00 | 0.00 |
| Pennsylvania | 617,572,170.44 | 300,000,000.00 | 51,218,228.09 | 0.00 |
| Texas | 5,325,067,890.20 | 1,300,000,000.00 | 70,466,603.81 | 0.00 |
| Virginia | 67,354,746.00 | 160,000,000.00 | 0.00 | 0.00 |
| Virgin Islands | 80,108,748.15 | 6,000,000.00 | 1,810,567.00 | 0.00 |
| West Virginia | 114,190,719.75 | 125,000,000.00 | 2,489,704.01 | 0.00 |
| Totals | 40,396,812,911.93 | 11,759,000,000.00 | 1,598,612,905.71 | 0.00 |

As of November 11, 2020

- 22 States borrowing
- +\$21.2B in 14 weeks (8/3/20 – 11/9/20)
- Interest Rate: 2.40870090%

As of August 3, 2020

- 19 States borrowing
- \$19.1B in first 20 weeks (3/16/20 – 8/3/20)



*Section 1202(b)(10)(A) of the Social Security Act as amended by Section 4103 of PL 116-127 deferred the accrual of interest on state advances until December 31, 2020.

**Black Numbers with a Orange Background means state is within 15% of monthly limit.

Great Recession: Title XII Advance Activities State Borrowing

Table A.1. Title XII advances to Unemployment Trust Fund (UTF) accounts and interest waived due to the ARRA provision



| | Total dollar amount | States in which total dollar amount is greater than zero | |
|---|---------------------|--|--|
| | | Number of states | Average percentage of 2007 contributions |
| Average monthly Title XII loans balances during the fourth quarter | | | |
| 2008 | 0.6 billion | 3 | 27.5% |
| 2009 | 23.0 billion | 26 | 94.4% |
| 2010 | 40.9 billion | 33 | 149.3% |
| Interest waived on Title XII loan balances held over the year | | | |
| 2009 | 0.5 billion | 26 | 2.2% |
| 2010 | 1.7 billion | 34 | 6.0% |
| 2009 and 2010 | 2.2 billion | 34 | 8.0% |

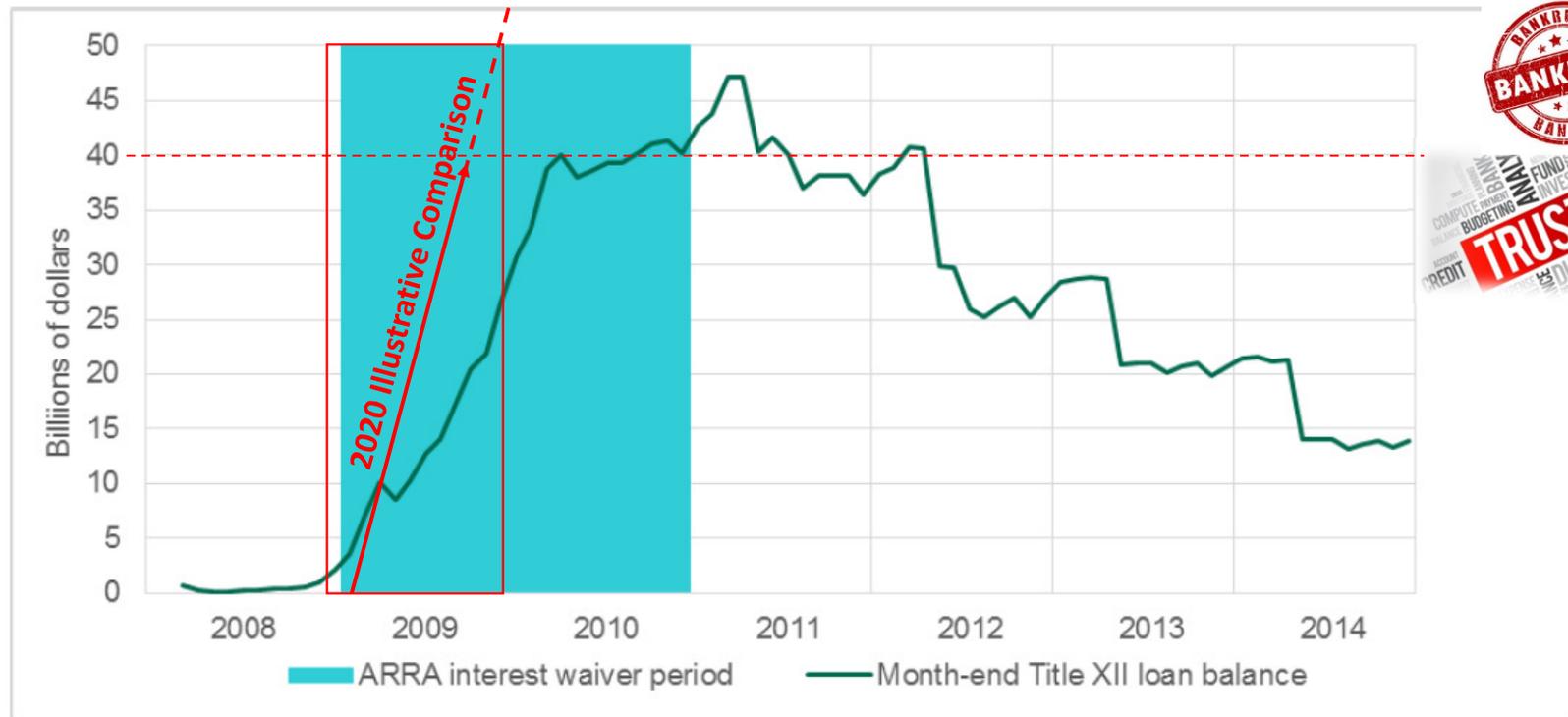
COVID Shutdown Impact
3/16/20 – 11/9/20
Through 34 Weeks:

- 22 States borrowing
- \$40.4 Billion & increasing

Source: https://www.dol.gov/sites/dolgov/files/OASP/legacy/files/ARRA_UC_Rept_Addtl_Benefits_GR.pdf

Great Recession: Title XII Advance Activities State Borrowing

Figure A.1. Total month-end balances on Title XII loans, nationwide



Source: https://www.dol.gov/sites/dolgov/files/OASP/legacy/files/ARRA_UC_Rept_Addtl_Benefits_GR.pdf



UI Trust Fund Contributions w/ CARES Act Dollars

as of 11/11/20

20 States Total – North Dakota was first state to act on May 12, 2020

| | |
|-------------------------------------|---|
| Alabama | \$300M |
| Arizona | \$400 |
| Arkansas | \$165M |
| Delaware – New Castle County | \$67.5M |
| Georgia | \$1.5 BILLION |
| Indiana | Exploring UI Trust Fund allocation |
| Iowa | \$490M |
| Kentucky | Committed to significant amt of CARES Act \$ to UI Trust Fund by Year End |
| Maine | \$295M |
| Mississippi | \$181.8M |
| Montana | \$200M |
| Nebraska | \$427M |
| New Hampshire | \$50M |
| North Dakota | \$410M |
| Oklahoma | \$100M |
| South Carolina | \$920M |
| South Dakota | \$45.6M |
| Tennessee | Committed to significant amt of CARES Act \$ to UI Trust Fund by Year End |
| West Virginia | \$687M |
| Wyoming | \$25M |
| | \$6.26B+ |



KS SHRM & The KS Business Community:

- Submitted letter to The KS SPARK Committee on 8/26/20
- Requested **\$300M** for KS UI Trust Fund
 - To offset fraud & projected increased SUTA rates
- Result = No dollars were or have been allocated

*Grey = Title VII Advances

Kansas UI Trust Fund Balance Forecast Modeling As of 10/31/20

- Rolling 4 Week Average Traditional Claimant Benefit Amounts
 - 12/31/20: \$350M – \$375M
 - 04/30/21: \$225M – \$250M
 - 12/31/21: **(\$550M – \$500M)**
- Decreasing Average Traditional Claimant Benefit Amounts in 2021
 - 12/31/20: \$350M – \$375M
 - 04/30/21: \$390M – \$415M
 - 12/31/21: \$440M – \$465M



Unemployment Compensation: Post COVID-19 Kansas



2021 Kansas UI Reform Recommendations

Current KS Unemployment Neutral, Standard Tax Rate Table

- Employers earn their rate group based on contributions paid in VS benefit amounts claimed against their Employer account
 - Account Balance / 3 year average of Taxable Wages
 - Equals an employer's calculated Reserve Ratio
 - Translates to an employer's earned Rate Group and corresponding, actual Merit Tax Rate for the upcoming year

Example:

- \$325,315 Acct. Bal. / \$53,643 Avg. Taxable Wages
- Reserve Ratio = 6.0645%
- Translates to Rate Group 19, resulting in a 3.80% Neutral, Standard Earned Merit Tax Rate

| Contribution Rates Effective for Rate Year 2016 & Ensuing Years for Employers with a Positive Account Balance | | | | |
|--|-----------------------------------|--------|-------------------------|--|
| Neutral, Standard - Earned Rate Schedule: 5 | | | | |
| Rate Group | Reserve Ratio Limits (in percent) | | Merit Rate (in percent) | Solvency Surcharge / Credit (in percent) |
| | Upper | Lower | | |
| 1 | Best 1,000,000 | 18.590 | 0.200 | |
| 2 | 18.589 | 17.875 | 0.400 | |
| 3 | 17.874 | 17.160 | 0.600 | |
| 4 | 17.159 | 16.445 | 0.800 | |
| 5 | 16.444 | 15.730 | 1.000 | |
| 6 | 15.729 | 15.015 | 1.200 | |
| 7 | 15.014 | 14.300 | 1.400 | |
| 8 | 14.299 | 13.585 | 1.600 | |
| 9 | 13.584 | 12.870 | 1.800 | |
| 10 | 12.869 | 12.155 | 2.000 | |
| 11 | 12.154 | 11.440 | 2.200 | |
| 12 | 11.439 | 10.725 | 2.400 | |
| 13 | 10.724 | 10.010 | 2.600 | |
| 14 | 10.009 | 9.295 | 2.800 | |
| 15 | 9.294 | 8.580 | 3.000 | |
| 16 | 8.579 | 7.865 | 3.200 | |
| 17 | 7.864 | 7.150 | 3.400 | |
| 18 | 7.149 | 6.435 | 3.600 | |
| 19 | 6.434 | 5.720 | 3.800 | |
| 20 | 5.719 | 5.005 | 4.000 | |
| 21 | 5.004 | 4.290 | 4.200 | |
| 22 | 4.289 | 3.575 | 4.400 | |
| 23 | 3.574 | 2.860 | 4.600 | |
| 24 | 2.859 | 2.145 | 4.800 | |
| 25 | 2.144 | 1.430 | 5.000 | |
| 26 | 1.429 | 0.715 | 5.200 | |
| 27 | 0.714 | 0.000 | 5.400 | |

| Contribution Rates Effective for Rate Year 2016 & Ensuing Years for Employers with a Negative Account Balance | | | | |
|--|---------------|------------|-------|--|
| 28 | -0.001 | -0.714 | 5.600 | |
| 29 | -0.715 | -1.429 | 5.800 | |
| 30 | -1.430 | -2.144 | 6.000 | |
| 31 | -2.145 | -2.859 | 6.200 | |
| 32 | -2.860 | -3.574 | 6.400 | |
| 33 | -3.575 | -4.289 | 6.600 | |
| 34 | -4.290 | -5.004 | 6.800 | |
| 35 | -5.005 | -5.719 | 7.000 | |
| 36 | -5.720 | -6.434 | 7.200 | |
| 37 | Worst -6.435 | -7.149 | 7.400 | |
| 38 | Actors -7.150 | -1,000,000 | 7.600 | |

2021 KS UI Reforms: Solvency Adjustments

| Solvency Adjustment | | 1.6000 | | | | | | | |
|---|----------------------|--------------------------|---------------------|----------------------------|---------------------|--------|--------|--------|---------|
| Proposed/MERIT Solvency Adjustment Rate | | 0.0421 | | | | | | | |
| Rate Group | Standard/Earned Rate | Current - Full Increment | Current - Full Rate | Proposed - MERIT Increment | Proposed - Balanced | | | | |
| 1 | 0.200 | 1.600 | 800.00% | 1.800 | 900.00% | 0.0421 | 21.05% | 0.2421 | 121.05% |
| 2 | 0.400 | 1.600 | 400.00% | 2.000 | 500.00% | 0.0842 | 21.05% | 0.4842 | 121.05% |
| 3 | 0.600 | 1.600 | 266.67% | 2.200 | 366.67% | 0.1263 | 21.05% | 0.7263 | 121.05% |
| 4 | 0.800 | 1.600 | 200.00% | 2.400 | 300.00% | 0.1684 | 21.05% | 0.9684 | 121.05% |
| 5 | 1.000 | 1.600 | 160.00% | 2.600 | 260.00% | 0.2105 | 21.05% | 1.2105 | 121.05% |
| 6 | 1.200 | 1.600 | 133.33% | 2.800 | 233.33% | 0.2526 | 21.05% | 1.4526 | 121.05% |
| 7 | 1.400 | 1.600 | 114.29% | 3.000 | 214.29% | 0.2947 | 21.05% | 1.6947 | 121.05% |
| 8 | 1.600 | 1.600 | 100.00% | 3.200 | 200.00% | 0.3368 | 21.05% | 1.9368 | 121.05% |
| 9 | 1.800 | 1.600 | 88.89% | 3.400 | 188.89% | 0.3789 | 21.05% | 2.1789 | 121.05% |
| 10 | 2.000 | 1.600 | 80.00% | 3.600 | 180.00% | 0.4211 | 21.05% | 2.4211 | 121.05% |
| 11 | 2.200 | 1.600 | 72.73% | 3.800 | 172.73% | 0.4632 | 21.05% | 2.6632 | 121.05% |
| 12 | 2.400 | 1.600 | 66.67% | 4.000 | 166.67% | 0.5053 | 21.05% | 2.9053 | 121.05% |
| 13 | 2.600 | 1.600 | 61.54% | 4.200 | 161.54% | 0.5474 | 21.05% | 3.1474 | 121.05% |
| 14 | 2.800 | 1.600 | 57.14% | 4.400 | 157.14% | 0.5895 | 21.05% | 3.3895 | 121.05% |
| 15 | 3.000 | 1.600 | 53.33% | 4.600 | 153.33% | 0.6316 | 21.05% | 3.6316 | 121.05% |
| 16 | 3.200 | 1.600 | 50.00% | 4.800 | 150.00% | 0.6737 | 21.05% | 3.8737 | 121.05% |
| 17 | 3.400 | 1.600 | 47.06% | 5.000 | 147.06% | 0.7158 | 21.05% | 4.1158 | 121.05% |
| 18 | 3.600 | 1.600 | 44.44% | 5.200 | 144.44% | 0.7579 | 21.05% | 4.3579 | 121.05% |
| 19 | 3.800 | 1.600 | 42.11% | 5.400 | 142.11% | 0.8000 | 21.05% | 4.6000 | 121.05% |
| 20 | 4.000 | 1.600 | 40.00% | 5.600 | 140.00% | 0.8421 | 21.05% | 4.8421 | 121.05% |
| 21 | 4.200 | 1.600 | 38.10% | 5.800 | 138.10% | 0.8842 | 21.05% | 5.0842 | 121.05% |
| 22 | 4.400 | 1.600 | 36.36% | 6.000 | 136.36% | 0.9263 | 21.05% | 5.3263 | 121.05% |
| 23 | 4.600 | 1.600 | 34.78% | 6.200 | 134.78% | 0.9684 | 21.05% | 5.5684 | 121.05% |
| 24 | 4.800 | 1.600 | 33.33% | 6.400 | 133.33% | 1.0105 | 21.05% | 5.8105 | 121.05% |
| 25 | 5.000 | 1.600 | 32.00% | 6.600 | 132.00% | 1.0526 | 21.05% | 6.0526 | 121.05% |
| 26 | 5.200 | 1.600 | 30.77% | 6.800 | 130.77% | 1.0947 | 21.05% | 6.2947 | 121.05% |
| 27 | 5.400 | 1.600 | 29.63% | 7.000 | 129.63% | 1.1368 | 21.05% | 6.5368 | 121.05% |
| N1 | 5.600 | 1.600 | 28.57% | 7.200 | 128.57% | 1.1789 | 21.05% | 6.7789 | 121.05% |
| N2 | 5.800 | 1.600 | 27.59% | 7.400 | 127.59% | 1.2211 | 21.05% | 7.0211 | 121.05% |
| N3 | 6.000 | 1.600 | 26.67% | 7.600 | 126.67% | 1.2632 | 21.05% | 7.2632 | 121.05% |
| N4 | 6.200 | 1.600 | 25.81% | 7.800 | 125.81% | 1.3053 | 21.05% | 7.5053 | 121.05% |
| N5 | 6.400 | 1.600 | 25.00% | 8.000 | 125.00% | 1.3474 | 21.05% | 7.7474 | 121.05% |
| N6 | 6.600 | 1.600 | 24.24% | 8.200 | 124.24% | 1.3895 | 21.05% | 7.9895 | 121.05% |
| N7 | 6.800 | 1.600 | 23.53% | 8.400 | 123.53% | 1.4316 | 21.05% | 8.2316 | 121.05% |
| N8 | 7.000 | 1.600 | 22.86% | 8.600 | 122.86% | 1.4737 | 21.05% | 8.4737 | 121.05% |
| N9 | 7.200 | 1.600 | 22.22% | 8.800 | 122.22% | 1.5158 | 21.05% | 8.7158 | 121.05% |
| N10 | 7.400 | 1.600 | 21.62% | 9.000 | 121.62% | 1.5579 | 21.05% | 8.9579 | 121.05% |
| N11 | 7.600 | 1.600 | 21.05% | 9.200 | 121.05% | 1.6000 | 21.05% | 9.2000 | 121.05% |

- **Current/Full Solvency Adjustment:**
 - Imbalanced / Unfair Approach
 - Punitive Mechanism for Good Actors



- **Proposed/MERIT Solvency Adjustment:**
 - Balanced / Fair Approach
 - Non-Punitive Mechanism for ALL Actors



Solvency Adjustments Comparison: FULL vs. MERIT

| Financial Impact - FULL vs. MERIT | | Current Full Rate Imbalanced | | Proposed MERIT Increment Balanced | |
|------------------------------------|--------------|----------------------------------|---------|---------------------------------------|-------------|
| # of Employees | 100 | | | | |
| Taxable Wage Base - per EE | \$ 14,000 | | | | |
| Avg Taxable Wage Base | \$ 1,400,000 | 1.60000 | | 0.04211 | |
| | | -1.60000 | | -0.04211 | |
| Rate Group 1: Earned Rate | 0.200 | FULL Solv. Adj. + ER | | MERIT Solv. Adj. + ER | |
| (Neutral Table): | 1 | 1.80000 | | 0.24211 | |
| Financial Impact | \$ | 22,400 | 22,400 | Financial Impact | \$ 589 |
| Current 1.60 Grp 1 | \$ | 25,200 | 25,200 | Prop. 1.60 Grp 1 | \$ 3,389 |
| Current Neutral Grp 1 | \$ | 2,800 | 2,800 | Prop. Neutral Grp 1 | \$ 2,800 |
| Current -1.60 Grp 1 | | N/A | | Prop -1.60 Grp 1 | \$ 2,211 |
| Current -0.50 Grp 1 | \$ | (2,800) | (2,800) | | \$ (589) |
| Rate Group 19: Earned Rate | 3.800 | FULL Solv. Adj. + ER | | MERIT Solv. Adj. + ER | |
| (Neutral Table): | 19 | 5.40000 | | 4.60000 | |
| Financial Impact | \$ | 22,400 | 22,400 | Financial Impact | \$ 11,200 |
| Current 1.60 Grp 19 | \$ | 75,600 | 75,600 | Prop. 1.60 Grp 19 | \$ 64,400 |
| Current Neutral Grp 19 | \$ | 53,200 | 53,200 | Prop. Neutral Grp 19 | \$ 53,200 |
| Current -1.60 Grp 19 | | N/A | | Prop -1.60 Grp 19 | \$ 42,000 |
| Current -0.50 Grp 19 | \$ | (7,000) | (7,000) | Financial Impact | \$ (11,200) |
| Rate Group N11: Earned Rate | 7.600 | FULL Solv. Adj. + ER | | MERIT Solv. Adj. + ER | |
| (Neutral Table): | 38 | 9.20000 | | 9.20000 | |
| Financial Impact | \$ | 22,400 | 22,400 | Financial Impact | \$ 22,400 |
| Current 1.60 Grp N11 | \$ | 128,800 | 128,800 | Prop. 1.60 Grp N11 | \$ 128,800 |
| Current Neutral Grp N11 | \$ | 106,400 | 106,400 | Prop. Neutral Grp N11 | \$ 106,400 |
| Current -1.60 Grp N11 | | N/A | | Prop -1.60 Grp N11 | \$ 84,000 |
| Current -0.50 Grp N11 | \$ | (7,000) | (7,000) | Financial Impact | \$ (22,400) |

Fund Control Table Variables: K.S.A. 44-710a.

Current

Fund Control Table

| Schedule | Lower AHCM Threshold | Upper AHCM Threshold | Solvency Adjustment to Standard Rate |
|----------|----------------------|----------------------|--------------------------------------|
| 1 | -1000.00000 | 0.19999 | 1.60% |
| 2 | 0.20000 | 0.44999 | 1.40% |
| 3 | 0.45000 | 0.59999 | 1.20% |
| 4 | 0.60000 | 0.74999 | 1.00% |
| 5 | 0.75000 | 1.14999 | 0.00% |
| 6 | 1.15000 | 1000.00000 | -0.50% |

Proposed

Fund Control Table

| KS SUTA Tax Rate Schedules | Lower AHCM Threshold | Upper AHCM Threshold | Solvency/Credit Adjustment to <u>Maximum Standard Rate</u> | Solvency/Credit Adjustment as a Rate Group Multiplier to <u>Earned Rate Group</u> | Solvency/Credit Adjustment as a Total % to Employer's <u>Earned Rate Group</u> | |
|----------------------------|----------------------|----------------------|--|---|--|---------|
| Solvency Schedules | 1 | -1000.00000 | -0.00001 | 2.00% | 0.052632% | 26.32% |
| | 2 | 0.00000 | 0.24999 | 1.80% | 0.04737% | 26.68% |
| | 3 | 0.25000 | 0.44999 | 1.60% | 0.04211% | 21.05% |
| | 4 | 0.45000 | 0.59999 | 1.40% | 0.03684% | 18.42% |
| | 5 | 0.60000 | 0.69999 | 1.20% | 0.03158% | 15.79% |
| | 6 | 0.70000 | 0.74999 | 1.00% | 0.02632% | 13.16% |
| Standard Schedule | 7 | 0.75000 | 1.24999 | 0.00% | 0.00000% | 0.00% |
| Credit Schedules | 8 | 1.25000 | 1.29999 | -1.00% | -0.02632% | -13.16% |
| | 9 | 1.30000 | 1.39999 | -1.20% | -0.03158% | -15.79% |
| | 10 | 1.40000 | 1.54999 | -1.40% | -0.03684% | -18.42% |
| | 11 | 1.55000 | 1.74999 | -1.60% | -0.04211% | -21.05% |
| | 12 | 1.75000 | 1.99999 | -1.80% | -0.04737% | -23.68% |
| | 13 | 2.00000 | 1000.00000 | -2.00% | -0.05263% | -26.32% |

* Comparison for an Employer with 100 Employees Using a 1.60% Solvency Adjustment:

- | | | | |
|------------------------|---------------------------------------|------------------------|---|
| • Rate Group 1: | 0.20 → 1.80 +\$22,400 | • Rate Group 1: | 0.20 → 0.2421 +589 |
| • Rate Group 19: | 3.80 → 5.40 +\$22,400 | • Rate Group 19: | 3.80 → 4.5999 +\$11,200 |
| • Rate Group 38 (N11): | 7.60 → 9.20 +\$22,400 | • Rate Group 38 (N11): | 7.60 → 9.2000 +\$22,400 |

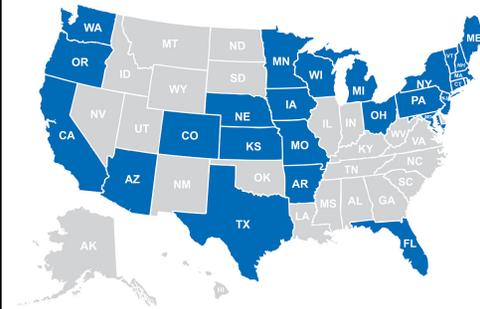
Proposed KS SUTA Tax Rate Schedules: K.S.A. 44-710a.

| Earned Rate Group: | Standard Earned Rate: | Solvency Schedules/Rates | | | | | | Standard Schedule/Rates | Credit Schedules/Rates | | | | | |
|--------------------|-----------------------|--------------------------|----------|----------|----------|----------|----------|-------------------------|------------------------|----------|----------|----------|----------|----------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | | 7 | 8 | 9 | 10 | 11 | 12 |
| 1 | 0.20000% | 0.252632% | 0.24737% | 0.24211% | 0.23684% | 0.23158% | 0.22632% | 0.20000% | 0.17368% | 0.16842% | 0.16316% | 0.15789% | 0.15263% | 0.14737% |
| 2 | 0.40000% | 0.505263% | 0.49474% | 0.48421% | 0.47368% | 0.46316% | 0.45263% | 0.40000% | 0.34737% | 0.33684% | 0.32632% | 0.31579% | 0.30526% | 0.29474% |
| 3 | 0.60000% | 0.757895% | 0.74211% | 0.72632% | 0.71053% | 0.69474% | 0.67895% | 0.60000% | 0.52105% | 0.50526% | 0.48947% | 0.47368% | 0.45789% | 0.44211% |
| 4 | 0.80000% | 1.010526% | 0.98947% | 0.96842% | 0.94737% | 0.92632% | 0.90526% | 0.80000% | 0.69474% | 0.67368% | 0.65263% | 0.63158% | 0.61053% | 0.58947% |
| 5 | 1.00000% | 1.263158% | 1.23684% | 1.21053% | 1.18421% | 1.15789% | 1.13158% | 1.00000% | 0.86842% | 0.84211% | 0.81579% | 0.78947% | 0.76316% | 0.73684% |
| 6 | 1.20000% | 1.515789% | 1.48421% | 1.45263% | 1.42105% | 1.38947% | 1.35789% | 1.20000% | 1.04211% | 1.01053% | 0.97895% | 0.94737% | 0.91579% | 0.88421% |
| 7 | 1.40000% | 1.768421% | 1.73158% | 1.69474% | 1.65789% | 1.62105% | 1.58421% | 1.40000% | 1.21579% | 1.17895% | 1.14211% | 1.10526% | 1.06842% | 1.03158% |
| 8 | 1.60000% | 2.021053% | 1.97895% | 1.93684% | 1.89474% | 1.85263% | 1.81053% | 1.60000% | 1.38947% | 1.34737% | 1.30526% | 1.26316% | 1.22105% | 1.17895% |
| 9 | 1.80000% | 2.273684% | 2.22632% | 2.17895% | 2.13158% | 2.08421% | 2.03684% | 1.80000% | 1.56316% | 1.51579% | 1.46842% | 1.42105% | 1.37368% | 1.32632% |
| 10 | 2.00000% | 2.526316% | 2.47368% | 2.42105% | 2.36842% | 2.31579% | 2.26316% | 2.00000% | 1.73684% | 1.68421% | 1.63158% | 1.57895% | 1.52632% | 1.47368% |
| 11 | 2.20000% | 2.778947% | 2.72105% | 2.66316% | 2.60526% | 2.54737% | 2.48947% | 2.20000% | 1.91053% | 1.85263% | 1.79474% | 1.73684% | 1.67895% | 1.62105% |
| 12 | 2.40000% | 3.031579% | 2.96842% | 2.90526% | 2.84211% | 2.77895% | 2.71579% | 2.40000% | 2.08421% | 2.02105% | 1.95789% | 1.89474% | 1.83158% | 1.76842% |
| 13 | 2.60000% | 3.284211% | 3.21579% | 3.14737% | 3.07895% | 3.01053% | 2.94211% | 2.60000% | 2.25789% | 2.18947% | 2.12105% | 2.05263% | 1.98421% | 1.91579% |
| 14 | 2.80000% | 3.536842% | 3.46316% | 3.38947% | 3.31579% | 3.24211% | 3.16842% | 2.80000% | 2.43158% | 2.35789% | 2.28421% | 2.21053% | 2.13684% | 2.06316% |
| 15 | 3.00000% | 3.789474% | 3.71053% | 3.63158% | 3.55263% | 3.47368% | 3.39474% | 3.00000% | 2.60526% | 2.52632% | 2.44737% | 2.36842% | 2.28947% | 2.21053% |
| 16 | 3.20000% | 4.042105% | 3.95789% | 3.87368% | 3.78947% | 3.70526% | 3.62105% | 3.20000% | 2.77895% | 2.69474% | 2.61053% | 2.52632% | 2.44211% | 2.35789% |
| 17 | 3.40000% | 4.294737% | 4.20526% | 4.11579% | 4.02632% | 3.93684% | 3.84737% | 3.40000% | 2.95263% | 2.86316% | 2.77368% | 2.68421% | 2.59474% | 2.50526% |
| 18 | 3.60000% | 4.547368% | 4.45263% | 4.35789% | 4.26316% | 4.16842% | 4.07368% | 3.60000% | 3.12632% | 3.03158% | 2.93684% | 2.84211% | 2.74737% | 2.65263% |
| 19 | 3.80000% | 4.800000% | 4.70000% | 4.60000% | 4.50000% | 4.40000% | 4.30000% | 3.80000% | 3.30000% | 3.20000% | 3.10000% | 3.00000% | 2.90000% | 2.80000% |
| 20 | 4.00000% | 5.052632% | 4.94737% | 4.84211% | 4.73684% | 4.63158% | 4.52632% | 4.00000% | 3.47368% | 3.36842% | 3.26316% | 3.15789% | 3.05263% | 2.94737% |
| 21 | 4.20000% | 5.305263% | 5.19474% | 5.08421% | 4.97368% | 4.86316% | 4.75263% | 4.20000% | 3.64737% | 3.53684% | 3.42632% | 3.31579% | 3.20526% | 3.09474% |
| 22 | 4.40000% | 5.557895% | 5.44211% | 5.32632% | 5.21053% | 5.09474% | 4.97895% | 4.40000% | 3.82105% | 3.70526% | 3.58947% | 3.47368% | 3.35789% | 3.24211% |
| 23 | 4.60000% | 5.810526% | 5.68947% | 5.56842% | 5.44737% | 5.32632% | 5.20526% | 4.60000% | 3.99474% | 3.87368% | 3.75263% | 3.63158% | 3.51053% | 3.38947% |
| 24 | 4.80000% | 6.063158% | 5.93684% | 5.81053% | 5.68421% | 5.55789% | 5.43158% | 4.80000% | 4.16842% | 4.04211% | 3.91579% | 3.78947% | 3.66316% | 3.53684% |
| 25 | 5.00000% | 6.315789% | 6.18421% | 6.05263% | 5.92105% | 5.78947% | 5.65789% | 5.00000% | 4.34211% | 4.21053% | 4.07895% | 3.94737% | 3.81579% | 3.68421% |
| 26 | 5.20000% | 6.568421% | 6.43158% | 6.29474% | 6.15789% | 6.02105% | 5.88421% | 5.20000% | 4.51579% | 4.37895% | 4.24211% | 4.10526% | 3.96842% | 3.83158% |
| 27 | 5.40000% | 6.821053% | 6.67895% | 6.53684% | 6.39474% | 6.25263% | 6.11053% | 5.40000% | 4.68947% | 4.54737% | 4.40526% | 4.26316% | 4.12105% | 3.97895% |
| N1: 28 | 5.60000% | 7.073684% | 6.92632% | 6.77895% | 6.63158% | 6.48421% | 6.33684% | 5.60000% | 4.86316% | 4.71579% | 4.56842% | 4.42105% | 4.27368% | 4.12632% |
| N2: 29 | 5.80000% | 7.326316% | 7.17368% | 7.02105% | 6.86842% | 6.71579% | 6.56316% | 5.80000% | 5.03684% | 4.88421% | 4.73158% | 4.57895% | 4.42632% | 4.27368% |
| N3: 30 | 6.00000% | 7.578947% | 7.42105% | 7.26316% | 7.10526% | 6.94737% | 6.78947% | 6.00000% | 5.21053% | 5.05263% | 4.89474% | 4.73684% | 4.57895% | 4.42105% |
| N4: 31 | 6.20000% | 7.831579% | 7.66842% | 7.50526% | 7.34211% | 7.17895% | 7.01579% | 6.20000% | 5.38421% | 5.22105% | 5.05789% | 4.89474% | 4.73158% | 4.56842% |
| N5: 32 | 6.40000% | 8.084211% | 7.91579% | 7.74737% | 7.57895% | 7.41053% | 7.24211% | 6.40000% | 5.55789% | 5.38947% | 5.22105% | 5.05263% | 4.88421% | 4.71579% |
| N6: 33 | 6.60000% | 8.336842% | 8.16316% | 7.98947% | 7.81579% | 7.64211% | 7.46842% | 6.60000% | 5.73158% | 5.55789% | 5.38421% | 5.21053% | 5.03684% | 4.86316% |
| N7: 34 | 6.80000% | 8.589474% | 8.41053% | 8.23158% | 8.05263% | 7.87368% | 7.69474% | 6.80000% | 5.90526% | 5.72632% | 5.54737% | 5.36842% | 5.18947% | 5.01053% |
| N8: 35 | 7.00000% | 8.842105% | 8.65789% | 8.47368% | 8.28947% | 8.10526% | 7.92105% | 7.00000% | 6.07895% | 5.89474% | 5.71053% | 5.52632% | 5.34211% | 5.15789% |
| N9: 36 | 7.20000% | 9.094737% | 8.90526% | 8.71579% | 8.52632% | 8.33684% | 8.14737% | 7.20000% | 6.25263% | 6.06316% | 5.87368% | 5.68421% | 5.49474% | 5.30526% |
| N10: 37 | 7.40000% | 9.347368% | 9.15263% | 8.95789% | 8.76316% | 8.56842% | 8.37368% | 7.40000% | 6.42632% | 6.23158% | 6.03684% | 5.84211% | 5.64737% | 5.45263% |
| N11: 38 | 7.60000% | 9.600000% | 9.40000% | 9.20000% | 9.00000% | 8.80000% | 8.60000% | 7.60000% | 6.60000% | 6.40000% | 6.20000% | 6.00000% | 5.80000% | 5.60000% |



States w/ Shared Work Programs 26 States as of 04/27/2020

| State | State Max UI Weekly Benefit \$ | % of Hours Reduced Allowable Under Program | | Min Wkly WorkShare Benefit \$ | Max Wkly WorkShare Benefit \$ |
|----------------------|--------------------------------|--|---------------|-------------------------------|-------------------------------|
| | | Min % | Max % | | |
| Arizona | \$240 | 10% | - 40% | \$24 | \$96 |
| Arkansas | \$451 | 10% | - | \$45 | |
| California | \$450 | 10% | - 60% | \$45 | \$270 |
| Colorado | \$618 | 10% | - 40% | \$62 | \$247 |
| Connecticut | \$649 | 10% | - 60% | \$65 | \$389 |
| District of Columbia | \$440 | 10% | - 40% | \$44 | \$176 |
| Florida | \$275 | 10% | - 40% | \$28 | \$110 |
| Iowa | \$511 | 10% | - 50% | \$51 | \$256 |
| Kansas | \$488 | 20% | - 40% | \$98 | \$195 |
| Maine | \$445 | 10% | - 50% | \$45 | \$223 |
| Maryland | \$430 | Unspecified | - Unspecified | | |
| Massachusetts | \$823 | 10% | - 60% | \$82 | \$494 |
| Michigan | \$362 | 15% | - 45% | \$54 | \$163 |
| Minnesota | \$740 | 20% | - 50% | \$148 | \$370 |
| Missouri | \$320 | 20% | - 40% | \$64 | \$128 |
| Nebraska | \$440 | 10% | - 60% | \$44 | \$264 |
| New Hampshire | \$427 | 10% | - 50% | \$43 | \$214 |
| New Jersey | \$713 | 20% | - 60% | \$143 | \$428 |
| New York | \$504 | 20% | - 60% | \$101 | \$302 |
| Ohio | \$480 | 10% | - 50% | \$48 | \$240 |
| Oregon | \$668 | 20% | - 40% | \$134 | \$267 |
| Pennsylvania | \$572 | 20% | - 40% | \$114 | \$229 |
| Rhode Island | \$586 | 10% | - 50% | \$59 | \$293 |
| Texas | \$521 | 10% | - 40% | \$52 | \$208 |
| Washington | \$790 | 10% | - 50% | \$79 | \$395 |
| Wisconsin | \$370 | 10% | - 50% | \$37 | \$185 |



LA – Never implemented; repealed in 2014
OK – Repealed in 2015
VA – Expired on 1/1/20

KS Shared Work Program

- Implemented in 1988
- 07/17/20 Metrics:
 - 507 KS Employers
 - 740 Unique Plans
 - 29,255 EEs/Claimants
 - **8.31% of total initial claimants between 3/21/20 – 7/11/20**
 - CY 2009: 2.5% of total claimants

Sources:

NELP – <https://www.nelp.org/publication/work-sharing-an-alternative-to-layoffs/>

NCSL - <https://www.ncsl.org/research/labor-and-employment/work-share-programs.aspx>

2021 KS UI Reforms: Expand KS Work Share Program

Expand Short-Term Compensation Program

SHARED WORK PROGRAM
SAVING KANSAS EMPLOYERS' MONEY AND EMPLOYEES' JOBS



- Current: At least **20%** but not more than **40%** weekly hours reduction
 - No current defined # of weeks; general business assumption is 26 weeks
- Proposed: At least **10%** but not more than **50%** weekly hours reduction during a negative business cycle, recession, pandemic, etc.
 - No limit of # of weeks per year, but total paid cannot exceed 26 x WBA
 - Claim balance per claimant's WBA x max eligible weeks based on current State UI Rate
 - Convert Employer Weekly Certification process to electronic submission
 - Additional and better marketing/promotion to Employer Community

- Current: Not applicable to negative balanced and delinquent governmental and reimbursing employers; 2020 COVID Pandemic – Governor Kelly's E.O. temporarily allows negative rated employers to participate
- Proposed: **Limit negative rated employers** (rate groups N1-N11) to **1 program year (12 months) over any 5 year period** of time within 12 months of the U.S. economy entering a recession

(Definition: Significant decline in economic activity | 2 consecutive Qtrs. w/ GDP decline)

Example:

- 2020 U.S. Recession - Start Date = **02/01/20**
- Negative Rated KS ER Work Share Program application date deadline: **1/30/21**

2020 (1)
2021 (2)
2022 (3)
2023 (4)
2024 (5)

2025
2026

2027 (1)...

2021 KS UI Reforms: Claimant Fraud Provisions



Current:

- Employer receives chargeability credits as/when Claimant pays fraud dollars back
- Single-level offense approach:
 - Misdemeanor if <\$500; felony if \$500 or more, *AND*
 - Administrative monetary penalty of 25% of benefits fraudulently obtained, *AND*
 - 5 year disqualification

Proposed:

- **Employer receives full chargeability credits IMMEDIATELY upon fraud determination**
- Single-level offense approach:
 - Misdemeanor if <\$500; felony if \$500 or more, *AND*
 - Administrative monetary penalty of 25% of benefits fraudulently obtained, *AND*
 - 5 year disqualification

2021 KS UI Reforms: Duration of Benefits

K.S.A. 44-705 (j) – At beginning of claimants benefit year; 3 month seasonally adjusted average unemployment rate for Kansas

| | | 529 Months 01/1976 – 01/2020: | |
|-----------|--|--|--------------|
| Current: | 1) Less than <u>4.5%</u> | = 16 weeks | 266 50.28% |
| | 2) <u>4.5%</u> but less than 6% | = 20 weeks | 215 40.64% |
| | 3) at least 6% | = 26 weeks | 48 9.07% |
| Proposed: | 1) Less than <u>*5%</u> | = 16 weeks | 373 70.51% |
| | 2) <u>*5%</u> but less than 6% | = 20 weeks | 108 20.41% |
| | 3) at least 6% | = 26 weeks | 48 9.07% |

Note: The Federal Reserve considers a base unemployment rate (U-3 rate) of 5.0% – 5.2% as "full employment" in the economy

5 U.S. Recessions from
01/1976 – 01/2020:
Avg. = 12.2 Months | 2.31%
Total = 61.0 Months | 11.53%

| Date | KSUI% | 3 Mo. Seasonally Adj Avg | Current KS UI Tiers - # Benefit Weeks |
|------------|-------|--------------------------|---------------------------------------|
| 2015-07-01 | 4.7 | 4.47% | 16 |
| 2015-08-01 | 4.2 | 4.43% | 16 |
| 2015-09-01 | 3.6 | 4.17% | 16 |
| 2015-10-01 | 3.6 | 3.80% | 16 |
| 2015-11-01 | 3.6 | 3.60% | 16 |
| 2015-12-01 | 3.6 | 3.60% | 16 |
| 2016-01-01 | 4.2 | 3.80% | 16 |
| 2016-02-01 | 4.2 | 4.00% | 16 |
| 2016-03-01 | 4.1 | 4.17% | 16 |
| 2016-04-01 | 3.8 | 4.03% | 16 |
| 2016-05-01 | 3.8 | 3.90% | 16 |
| 2016-06-01 | 4.3 | 3.97% | 16 |
| 2016-07-01 | 4.8 | 4.30% | 16 |
| 2016-08-01 | 4.4 | 4.50% | 20 |
| 2016-09-01 | 3.9 | 4.37% | 16 |
| 2016-10-01 | 3.8 | 4.03% | 16 |
| 2016-11-01 | 3.7 | 3.80% | 16 |
| 2016-12-01 | 3.6 | 3.70% | 16 |
| 2017-01-01 | 4.2 | 3.83% | 16 |
| 2017-02-01 | 4.0 | 3.93% | 16 |
| 2017-03-01 | 3.7 | 3.97% | 16 |
| 2017-04-01 | 3.5 | 3.73% | 16 |
| 2017-05-01 | 3.5 | 3.57% | 16 |
| 2017-06-01 | 3.8 | 3.60% | 16 |
| 2017-07-01 | 4.3 | 3.87% | 16 |
| 2017-08-01 | 4.0 | 4.03% | 16 |
| 2017-09-01 | 3.3 | 3.87% | 16 |
| 2017-10-01 | 3.1 | 3.47% | 16 |
| 2017-11-01 | 3.2 | 3.20% | 16 |
| 2017-12-01 | 3.1 | 3.13% | 16 |
| 2018-01-01 | 3.7 | 3.33% | 16 |
| 2018-02-01 | 3.7 | 3.50% | 16 |
| 2018-03-01 | 3.5 | 3.63% | 16 |
| 2018-04-01 | 3.1 | 3.43% | 16 |
| 2018-05-01 | 3.1 | 3.23% | 16 |
| 2018-06-01 | 3.5 | 3.23% | 16 |
| 2018-07-01 | 3.8 | 3.47% | 16 |
| 2018-08-01 | 3.4 | 3.57% | 16 |
| 2018-09-01 | 2.9 | 3.37% | 16 |
| 2018-10-01 | 2.9 | 3.07% | 16 |
| 2018-11-01 | 2.9 | 2.90% | 16 |
| 2018-12-01 | 3.0 | 2.93% | 16 |
| 2019-01-01 | 3.7 | 3.20% | 16 |
| 2019-02-01 | 3.5 | 3.40% | 16 |
| 2019-03-01 | 3.4 | 3.53% | 16 |
| 2019-04-01 | 2.8 | 3.23% | 16 |
| 2019-05-01 | 3.0 | 3.07% | 16 |
| 2019-06-01 | 3.3 | 3.03% | 16 |
| 2019-07-01 | 3.8 | 3.37% | 16 |
| 2019-08-01 | 3.4 | 3.50% | 16 |
| 2019-09-01 | 2.7 | 3.30% | 16 |
| 2019-10-01 | 2.8 | 2.97% | 16 |
| 2019-11-01 | 2.9 | 2.80% | 16 |
| 2019-12-01 | 2.9 | 2.87% | 16 |
| 2020-01-01 | 3.4 | 3.07% | 16 |



KS UI Modernization: Current UI System Problems

- **Business Problems**

- KDOL Unemployment Division staff spending time on processes that could and should be automated
- Difficult to implement changes necessary to keep up with customer and legislative demands
- Growing expectation of customers for better service – including self service (EEs and ERs)
- Lack of Fraud Detection – No Integration

- **Technical Problems**

- Inability to replace skills required to maintain & enhance COBOL and Assembler applications
- A confusing mix of platforms and technologies, making it difficult to streamline business processes
- Disparate data files, making it difficult to access data in a logical, related fashion
- Inflexible legacy systems
- Organizational Issues
- Shortage of knowledgeable UI staff resulting from early retirement incentive plans
- Difficulty in finding, recruiting and retaining IT personnel trained in COBOL



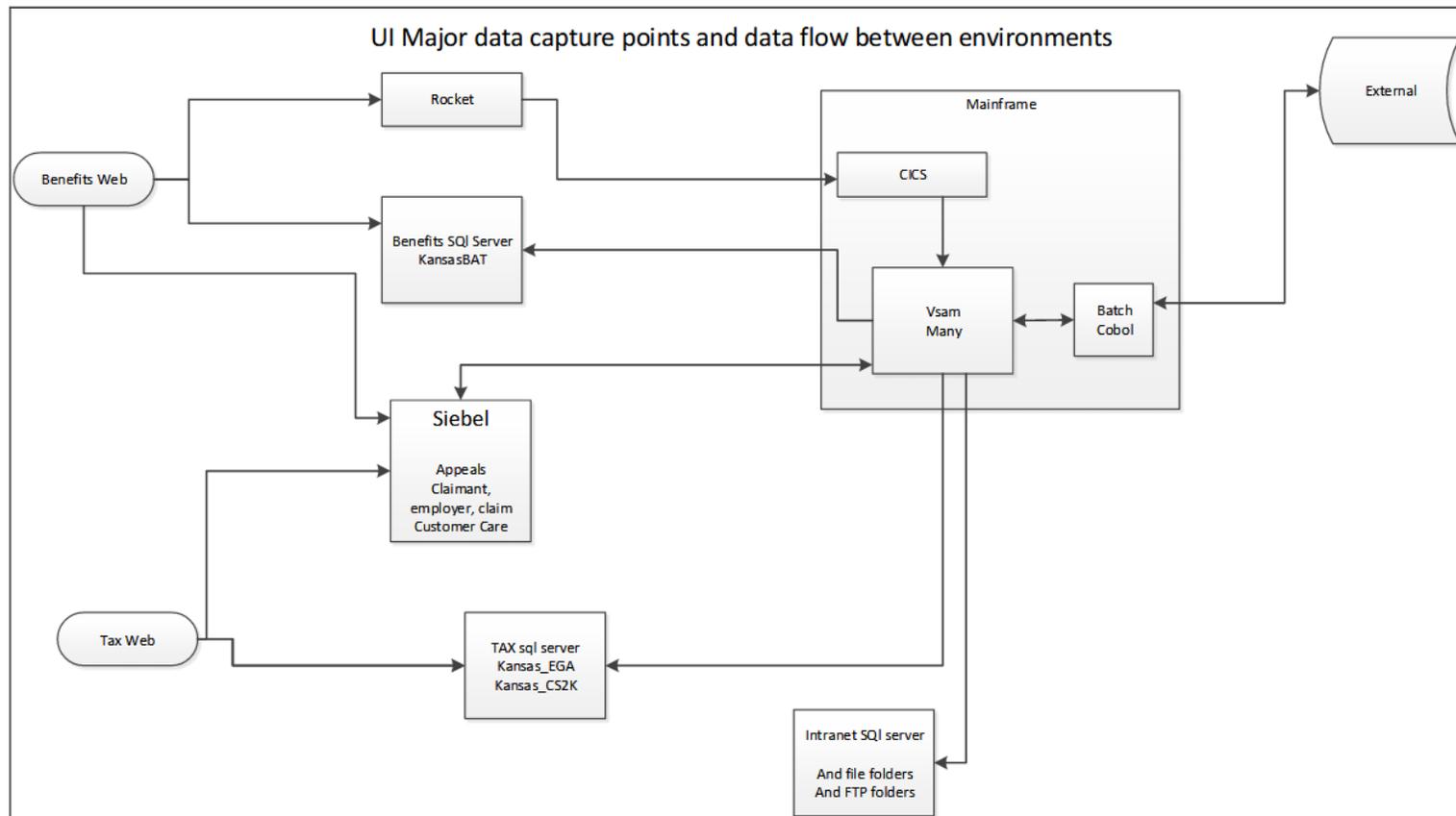
KS UI Modernization: An Optimum Solution

New Technology & Platform

- Component Centric Architecture
- Configurability
- Results-Driven Customer Empowerment
- Extensibility
- Reporting
- Adaptable and Scalable Platform
- Enterprise Service Bus
- Version Control
- Change Control
- Multi-Speed IT
- Data Migration / Data Architecture
- Legacy Integration



KS UI Modernization: Current UI System Architecture



KDOL UI System Data Environment as of October 2016

Source: <http://itsc.org/Documents/NASWA%20RFP%20-%20KDOL%20Data%20Management%20and%20Data%20Analytics.pdf>

KS UI Modernization: A Phased Approach

Phase 1: Planning/Analyzing Stage (2021)

- Set a realistic timetable to avoid rushing implementation
- Embed talented agency staff in modernization effort and get their buy-in every step of way
- Gather requirements and identify key conditions up front in an RFP
 - Agency requirements & ask customers (employers and claimants) for features/benefits request
- Be willing to revamp the agency's business processes along with the technology
- Analyze data architecture

Phase 2: Design Stage (2021–2022)

- **Get user feedback from a broad range of stakeholders (Employers and Claimants)**
- Allow plenty of “sandbox” time for agency staff
- Building in a set of key features that will help customers and reduce the burden on agency staff



KS UI Modernization: A Phased Approach

Phase 3: Implementation Stage (2023)

- Avoid going “live” in high claims season (November–March period)
- Consider rolling out pieces of a new system in stages
- Provide training and support staff on an ongoing basis
- Staff up call centers and deploying additional staff to workforce centers
- Develop a robust community engagement plan
- Expect bugs and have a process in place to fix them
- Provide for ongoing feedback from customers and front-line staff

Phase 3A: UI Tax & Benefits Modernization (2023)

- Database Management / Migration
- Claimant Portal
- Employer Portal
- UI Tax System
- UI Benefits System



Phase ∞: Ongoing Maintenance & Modernization (2024+)

- Systematic auditing of the UI IT system
 - Modernization is not a one-time endeavor, but rather an ongoing process

KS UI Modernization: System Features & Benefits

- Modernization of UI Tax **AND** Benefit Systems
- Fraud Detection and Integrity Solutions
- Enterprise Systems Architecture Analysis, Design, Development & Integration
- Custom Software Application Development
- Software Application & Data Migration
- Software Application/Infrastructure Development & Life Cycle Management
- Business Process & Requirements Definition
- Application Maintenance and Support
- Program & Project Management
- Data Center Support
 - Software Maintenance
 - Database & Server Administration
- Data Analytics, Predictive Modeling, Machine Learning
- Quality Assurance & Testing
- Security & Information Assurance



KS UI Modernization: System Features & Benefits

Streamlined Benefits, Tax and Appeals

1. Efficient Benefit Claims & Payment Management
 - Claims Management
 - Eligibility and Payment Processes
 - Monetary and Non-Monetary Determinations
 - Overpayment and Collections Management
 - Fraud Prevention – ID.me
 - Accounting and Auditing
2. Integrated Tax Management Functionality
 - Account Registration
 - Tax and Wage Reports
 - Adjustments and Payments
 - Delinquencies and Collections
 - Tax Audit Assignments
 - Tax Performance Systems
3. Comprehensive Appeals Filing and Tracking
 - Appeal Filing and Management
 - Hearings and Decisions
 - Correspondence and Notices
 - Integrated Workflow
 - Self-Service Features
 - Federal Reporting



Next Steps / Questions / Comments



KDOL: Dedicated Employer Agents

1. Improved & dedicated communication strategy / avenues
 - Employers and Claimants

KS SHRM: Bill Draft for January 11, 2021

1. Expanded & MERIT Rated TF Solvency Adjustments (Effective CY 2022)
2. Shared Work Program Enhancements
3. Claimant Fraud Provisions Relating to Employer Chargeability
4. Duration of Benefits – Realignment w/ 5.0% Full Employment Threshold

KS Legislature: **Bill Draft for January 11, 2021?**

1. KS UI – IT Modernization w/ Legislative AND Business Oversight



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